

Fill in this information to identify your case and this filing:

Debtor 1	Erik James May	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN		
Case number	18-03654	

Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1

5626 Copper Corner Ct.

Street address, if available, or other description

Caledonia MI 49316-0000
 City State ZIP Code

Kent

County

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?
\$232,000.00 \$232,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple w/non-filing spouse

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

PP#41-23-17-101-048 2018 SEV \$109300

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$232,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Erik James May

Case number (if known) 18-03654

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: <u>Chrysler</u> Model: <u>Town & Country minivan</u> Year: <u>2014</u> Approximate mileage: <u>115000</u> Other information: <u>VIN ending in 9834</u>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		Current value of the entire property?	Current value of the portion you own?
		<u>\$12,000.00</u>	<u>\$12,000.00</u>
3.2 Make: <u>Chevrolet</u> Model: <u>Suburban</u> Year: <u>2003</u> Approximate mileage: <u>240000</u> Other information: <u>VIN ending in 8204</u>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		Current value of the entire property?	Current value of the portion you own?
		<u>\$2,000.00</u>	<u>\$2,000.00</u>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$14,000.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....Furniture, appliances, household - owned jointly with non filing spouse\$8,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....TVs, playstations, phones, tablets - household/family owned jointly with non filing spouse\$500.00

Debtor 1 Erik James May

Case number (if known) 18-03654

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....**Baseball cards and Sports memorabilia**

\$1,000.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**Bikes, kids baseball equipment**

\$300.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....**Wearing apparel, shoes, accessories, coats**

\$1,000.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....**Wedding ring**

\$200.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$11,000.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Debtor 1 Erik James May

Case number (if known) 18-03654

Cash	\$100.00
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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Credit Union	Lake Michigan Credit Union (Savings \$5.00, Joint Checking \$480.86)	\$485.86
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17.2. PayPal	PayPal account	\$1.00
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity: % of ownership:

Pilot Malt House, LLC - 46-1360358 Closed, all asset UCC-1 Huntington Nat'l Bank, credit union bank account \$5.00	68	%	\$5.00
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North Channel Brewing LLC (EIN 81-3938105) member	24% (41.66% of which is PLEDGED)	%	\$1.00
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Payload Supply, LLC - single member no assets/liabilities, 1 work order start up	100	%	\$750.00
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20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account: Institution name:

Thrift Saving	USAA Retirement Thrift Savings Plan	\$5,000.00
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22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes.

Institution name or individual:

Debtor 1 Erik James May

Case number (if known) 18-03654

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2017 MICHIGAN Income Tax Refund (married filing jointly with non-filing spouse)	State	\$1,200.00
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2018 Income Tax Refunds - attributable to period from 01/01/2018 - Petition Date (married filing jointly with non-filing spouse)	Federal and State	Unknown
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29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information.....

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information..

31. Interests in insurance policies*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 Erik James May

Case number (if known) 18-03654

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$7,542.86

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$232,000.00
56. Part 2: Total vehicles, line 5	\$14,000.00	
57. Part 3: Total personal and household items, line 15	\$11,000.00	
58. Part 4: Total financial assets, line 36	\$7,542.86	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$32,542.86	Copy personal property total \$32,542.86
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$264,542.86

Fill in this information to identify your case:

Debtor 1	Erik James May		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF MICHIGAN</u>			
Case number (if known)	<u>18-03654</u>		

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt**1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
5626 Copper Corner Ct. Caledonia, MI 49316 Kent County PP#41-23-17-101-048 2018 SEV \$109300 Line from <i>Schedule A/B</i> : 1.1	\$232,000.00	<input checked="" type="checkbox"/> \$15,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2014 Chrysler Town & Country minivan 115000 miles VIN ending in 9834 Line from <i>Schedule A/B</i> : 3.1	\$12,000.00	<input checked="" type="checkbox"/> \$1,050.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2003 Chevrolet Suburban 240000 miles VIN ending in 8204 Line from <i>Schedule A/B</i> : 3.2	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Furniture, appliances, household - owned jointly with non filing spouse Line from <i>Schedule A/B</i> : 6.1	\$8,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
TVs, playstations, phones, tablets - household/family owned jointly with non filing spouse Line from <i>Schedule A/B</i> : 7.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Baseball cards and Sports memorabilia Line from Schedule A/B: 8.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Bikes, kids baseball equipment Line from Schedule A/B: 9.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Wearing apparel, shoes, accessories, coats Line from Schedule A/B: 11.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Wedding ring Line from Schedule A/B: 12.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Cash Line from Schedule A/B: 16.1	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Credit Union: Lake Michigan Credit Union (Savings \$5.00, Joint Checking \$480.86) Line from Schedule A/B: 17.1	<u>\$485.86</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
PayPal: PayPal account Line from Schedule A/B: 17.2	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Pilot Malt House, LLC - 46-1360358 Closed, all asset UCC-1 Huntington Nat'l Bank, credit union bank account \$5.00 68 % ownership Line from Schedule A/B: 19.1	<u>\$5.00</u>	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
North Channel Brewing LLC (EIN 81-3938105) member 24% (41.66% of which is PLEDGED) Line from Schedule A/B: 19.2	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Payload Supply, LLC - single member no assets/liabilities, 1 work order start up 100 % ownership Line from Schedule A/B: 19.3	<u>\$750.00</u>	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Thrift Saving: USAA Retirement Thrift Savings Plan Line from Schedule A/B: 21.1	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
State: 2017 MICHIGAN Income Tax Refund (married filing jointly with non-filing spouse) Line from <i>Schedule A/B</i> : 28.1	<u>\$1,200.00</u> Copy the value from <i>Schedule A/B</i>	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Federal and State: 2018 Income Tax Refunds - attributable to period from 01/01/2018 - Petition Date (married filing jointly with non-filing spouse) Line from <i>Schedule A/B</i> : 28.2	<u>Unknown</u>	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	Erik James May		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN			
Case number (if known)	18-03654		

Check if this is an amended filing

Official Form 106D**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral. \$9,890.12	Column B Value of collateral that supports this claim \$12,000.00	Column C Unsecured portion if any \$0.00
2.1 Consumers Credit Union Creditor's Name <hr/> 7040 Stadium Dr Kalamazoo, MI 49009 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 2014 Chrysler Town & Country minivan 115000 miles VIN ending in 9834 </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p>		
Opened 02/15 Date debt was incurred current	Last 4 digits of account number 9909		

2.2 Dawn M Ford Creditor's Name <hr/> 86 Washington Street Manistee, MI 49660 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> North Channel Brewing LLC (EIN 81-3938105) member 24% (41.66% of which is PLEDGED) </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input checked="" type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p>	\$50,000.00	\$1.00	\$49,999.00
Who owes the debt? Check one. <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p>				

Debtor 1 Erik James May

First Name

Middle Name

Last Name

Case number (if known)

18-03654

Date debt was incurred 02/2018 P
Note - no payments

Last 4 digits of account number

2.3 The Huntington Nat'l Bank

Creditor's Name

Dept NC1W37
2361 Morse Rd
Columbus, OH 43229

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Describe the property that secures the claim:

UCC-1 ALL ASSETS of Pilot Malt House, LLC
07/2018 Judgment

\$270,036.49

\$5.00

\$270,031.49

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **GUARANTOR**

2/17/2015
\$344500 P

Date debt was incurred Note

Last 4 digits of account number

2.4 Wells Fargo Home Mor

Creditor's Name

Attn: Bankruptcy
Mac X7801-014
3476 Stateview Blvd
Fort Mill, SC 29715

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Describe the property that secures the claim:

5626 Copper Corner Ct. Caledonia,
MI 49316 Kent County
PP#41-23-17-101-048 2018 SEV
\$109300

\$202,059.21

\$232,000.00

\$0.00

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) _____

1/6/15
Mortgage recorded
1/14/15 - current

Date debt was incurred

Last 4 digits of account number

4216

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$531,985.82

\$531,985.82

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 Erik James May

First Name

Middle Name

Last Name

Case number (if known)

18-03654

Name, Number, Street, City, State & Zip Code
Clerk of the Court
Kent County Circuit Court
180 Ottawa Avenue NW
Suite 2400
Grand Rapids, MI 49503

On which line in Part 1 did you enter the creditor? 2.3Last 4 digits of account number 8CBB

Name, Number, Street, City, State & Zip Code
David E. Bevins, Esq.
Rhoades McKee PC
55 Campau Ave. NW
Suite 300
Grand Rapids, MI 49503

On which line in Part 1 did you enter the creditor? 2.3Last 4 digits of account number HNB/ Pilot Malt House

Name, Number, Street, City, State & Zip Code
Kevin Patrick Sutherland
Sutherland Law, PLC
250 Monroe Ave NW
Grand Rapids, MI 49503

On which line in Part 1 did you enter the creditor? 2.3Last 4 digits of account number Dana Kovarik's Attorney

Name, Number, Street, City, State & Zip Code
The Huntington National Bank
Brian A Hair
One Financial Plaza
MI094
Holland, MI 49423

On which line in Part 1 did you enter the creditor? 2.3Last 4 digits of account number Pilot Malt House

Name, Number, Street, City, State & Zip Code
The Huntington National Bank
G.R. Commercial Lending
50 Monroe Place - MI224
50 Monroe Ave., NW
Grand Rapids, MI 49503

On which line in Part 1 did you enter the creditor? 2.3Last 4 digits of account number Pilot Malt House

Name, Number, Street, City, State & Zip Code
Wells Fargo Home Mor
8480 Stagecoach Cir
Frederick, MD 21701

On which line in Part 1 did you enter the creditor? 2.4Last 4 digits of account number

Fill in this information to identify your case:

Debtor 1	Erik James May		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF MICHIGAN</u>			
Case number (if known)	<u>18-03654</u>		

Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 Internal Revenue Service Priority Creditor's Name Insolvency Unit PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number <u>1800</u>	<u>\$88.00</u>	<u>\$88.00</u> <u>\$0.00</u>
	When was the debt incurred? <u>2017</u>		
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of PRIORITY unsecured claim:			
<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <u>individual income tax returns on extension, filing September 2018</u>			

Debtor 1 Erik James May

Case number (if known)

18-03654

2.2	Michigan Dept of Treasury Priority Creditor's Name Bankruptcy - Claims Unit PO Box 30168 Lansing, MI 48909	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
	Number Street City State Zip Code				
	Who incurred the debt? Check one.				
	<input type="checkbox"/> Debtor 1 only				
	<input type="checkbox"/> Debtor 2 only				
	<input type="checkbox"/> Debtor 1 and Debtor 2 only				
	<input checked="" type="checkbox"/> At least one of the debtors and another				
	<input type="checkbox"/> Check if this claim is for a community debt				
	Is the claim subject to offset?				
	<input checked="" type="checkbox"/> No				
	<input type="checkbox"/> Yes				
	As of the date you file, the claim is: Check all that apply				
	<input type="checkbox"/> Contingent				
	<input type="checkbox"/> Unliquidated				
	<input type="checkbox"/> Disputed				
	Type of PRIORITY unsecured claim:				
	<input type="checkbox"/> Domestic support obligations				
	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government				
	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated				
	<input type="checkbox"/> Other. Specify _____				

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	Allied Mechanical Services Inc Nonpriority Creditor's Name PO Box 2587 Kalamazoo, MI 49003	Last 4 digits of account number	Total claim		
	Number Street City State Zip Code				\$38,500.00
	Who incurred the debt? Check one.				
	<input type="checkbox"/> Debtor 1 only				
	<input type="checkbox"/> Debtor 2 only				
	<input type="checkbox"/> Debtor 1 and Debtor 2 only				
	<input checked="" type="checkbox"/> At least one of the debtors and another				
	<input type="checkbox"/> Check if this claim is for a community debt				
	Is the claim subject to offset?				
	<input checked="" type="checkbox"/> No				
	<input type="checkbox"/> Yes				
	As of the date you file, the claim is: Check all that apply				
	<input checked="" type="checkbox"/> Contingent				
	<input type="checkbox"/> Unliquidated				
	<input type="checkbox"/> Disputed				
	Type of NONPRIORITY unsecured claim:				
	<input type="checkbox"/> Student loans				
	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts				
	<input checked="" type="checkbox"/> Other. Specify _____				
	Pilot Malt House LLC Settlement Order Kent County Circuit Ct				

Debtor 1 Erik James May

Case number (if known) 18-03654

4.2	Anything Plumbing Anytime Nonpriority Creditor's Name 5076 Potters Rd Saranac, MI 48881	Last 4 digits of account number _____	\$1.00
	Number Street City State Zip Code	When was the debt incurred? February 2017	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input checked="" type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	Leasehold improvements (plumbing) for Pilot Malt House, LLC \$3980 FOR NOTICE	
		<input checked="" type="checkbox"/> Other. Specify ONLY	
4.3	Canada Malting Company LTD Nonpriority Creditor's Name T57585U PO Box 57585 Station A ON M5W 5M5 Toronto, Ontario	Last 4 digits of account number _____	\$59,447.26
	Number Street City State Zip Code	When was the debt incurred? 02/27/2017	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	6/22/2016 GUARANTOR OF PILOT MALT HOUSE, LLC	
4.4	Capital One Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Last 4 digits of account number 0962	\$8,821.00
	Number Street City State Zip Code	When was the debt incurred? Opened 08/15 Last Active 03/18	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Charge Account	

Debtor 1 Erik James May

Case number (if known) 18-03654

4.5

Cargill MaltNonpriority Creditor's Name
15407 MCGinty Rd
Eitzon, MN 55931

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?

 No Yes

Last 4 digits of account number

\$1.00

When was the debt incurred? April 2017

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Malt purchase for Pilot Malt House, LLC**\$21629.17****■ Other. Specify FOR NOTICE ONLY**

4.6

Central TransportNonpriority Creditor's Name
P.O. Box 33299
Detroit, MI 48232

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?

 No Yes

Last 4 digits of account number

\$10,027.93

When was the debt incurred? 2016 freight billings

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Pilot Malt House Sept, Oct, Nov**2016sshipments \$955.17, Late Fees \$900,****Removal Discount \$8172.76**

4.7

CH RobinsonNonpriority Creditor's Name
P O Box 9121
Minneapolis, MN 55480

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?

 No Yes

Last 4 digits of account number

\$1.00

When was the debt incurred? 2016 - 2018

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Logistics help for Pilot Malt House, LLC**\$7007.22****■ Other. Specify FOR NOTICE ONLY**

Debtor 1 Erik James May

Case number (if known) 18-03654

4.8	Costco Go Anywhere Citicard Nonpriority Creditor's Name Citicorp Credit Services/Centralized Ban Po Box 790040 St. Louis, MO 64195 Number Street City State Zip Code	Last 4 digits of account number 0227	\$2,788.00
	Who incurred the debt? Check one.	When was the debt incurred? Opened 07/16 Last Active 5/11/18	
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card		
4.9	HOP RIDGE FARMS, LLC Nonpriority Creditor's Name 34017 7 MILE ROAD Grand Rapids, MI 49544 Number Street City State Zip Code	Last 4 digits of account number	\$1.00
	Who incurred the debt? Check one.	When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts 8/1/2018 DEFAULT JUDGMENT; PILOT MALT HOUSE \$21682.40 no known personal Guaranty		
4.1	Kaptein Dykstra & Company PC Nonpriority Creditor's Name 4095 Chicago Dr Grandville, MI 49468 Number Street City State Zip Code	Last 4 digits of account number	\$1.00
	Who incurred the debt? Check one.	When was the debt incurred? mid-2016	
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CPA for for Pilot Malt House, LLC \$5000		

Debtor 1 Erik James May

Case number (if known)

18-03654

4.1
1**Knappen Milling Co**

Nonpriority Creditor's Name

**110 S Water Street
Augusta, MI 49012**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?
 No

 Yes

Last 4 digits of account number

\$1.00

**December 2017 - February
2018**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Wheat Purchase for Pilot Malt House, LLC**\$2063.65** Other. Specify **FOR NOTICE ONLY**4.1
2**Miller Canfield Paddock &Stone**

Nonpriority Creditor's Name

**150 W Jefferson
Suite 2500
Detroit, MI 48226**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?
 No

 Yes

Last 4 digits of account number

3192**\$15,093.42**

When was the debt incurred?

2014 -2018

As of the date you file, the claim is: Check all that apply

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

**attorneys fees corporate issues, funding,
expansion, wind down for Pilot Malt House,
LLC**4.1
3**Office of the U.S. Trustee**

Nonpriority Creditor's Name

**The Ledyard Bldg 2nd Floor
125 Ottawa Ave., NW, Ste 200R
Grand Rapids, MI 49503**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another
 Check if this claim is for a community debt
Is the claim subject to offset?
 No

 Yes

Last 4 digits of account number

\$0.00**FOR NOTICE PURPOSES**

As of the date you file, the claim is: Check all that apply

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify _____

Debtor 1 Erik James May

Case number (if known) 18-03654

4.1
4**SEDROC Associates, LLC**

Nonpriority Creditor's Name

Jeff Schipper
1000 - 100th St SW
Byron Center, MI 49315

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number \$87,207.74

When was the debt incurred? 9/14/2014 Pilot Malt House Lease as modified 5/15/2015

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Guarantor liability on commercial lease following eviction (Suites E & F 1000 - 100th St., SW Byron Center, MI)

4.1
5**TempAir**

Nonpriority Creditor's Name

3700 W Preserve Blvd
Burnsville, MN 55337

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number \$1.00

When was the debt incurred? summer 2016

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Industrial A/C unit rental for Pilot Malt House, LLC \$1669 FOR NOTICE ONLY

4.1
6**The Andersons, Inc.**

Nonpriority Creditor's Name

Pariss M Coleman II
1947 Briarfield Blvd
Maumee, OH 43537

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number 4288 \$61,542.81

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Pilot Malt House, LLC purchases of barley-malt grain

Debtor 1 Erik James May

Case number (if known)

18-03654

4.1
7**Usaa Federal Savings Bank**

Nonpriority Creditor's Name

**Attn: Bankruptcy
10750 Mcdermott Freeway
San Antonio, TX 78288**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

1973

\$11,368.00

Opened 08/07 Last Active
05/18

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **business and personal**

4.1
8**USF Holland**

Nonpriority Creditor's Name

**27052 Network Place
Chicago, IL 60673**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

\$1.00

When was the debt incurred?

March 2018

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

**Freight movement for Pilot Malt House, LLC
\$1273.67 FOR NOTICE ONLY**4.1
9**Valley View Farms LLC**

Nonpriority Creditor's Name

**John Boyer
5018 Waterman Road
East Jordan, MI 49727**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Last 4 digits of account number

\$1.00

When was the debt incurred?

August 2017 Amended P Note

As of the date you file, the claim is: Check all that apply

Contingent
 Unliquidated
 Disputed
Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Pilot Malt House, LLC obligor \$42,245.59**

Debtor 1 Erik James May

Case number (if known) 18-03654

4.2 0	Zook Farm Equipment	Last 4 digits of account number	\$1.00
Nonpriority Creditor's Name			
7980 Pratt Lake Ave SE Alto, MI 49302	When was the debt incurred?	November 2017	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Grain handling equipment for Pilot Malt House, LLC \$8379.33 FOR NOTICE ONLY		

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
Allison E Sleight
601 5th St., NW
#210
Grand Rapids, MI 49503

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Capital One
15000 Capital One Dr
Richmond, VA 23238

Last 4 digits of account number

Hop Ridge Farms

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Central Transport
12225 Stephens Road
Warren, MI 48089

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Chase Mortgage
Po Box 24696
Columbus, OH 43224

Last 4 digits of account number

0113

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Clerk of the Court
Kent County Circuit Court
180 Ottawa Avenue NW
Suite 2400
Grand Rapids, MI 49503

Last 4 digits of account number

0CBB

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
Clerk of the Court
Kent County Circuit Court
180 Ottawa Avenue NW
Suite 2400
Grand Rapids, MI 49503

Last 4 digits of account number

7CBB

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 Erik James May

Case number (if known) 18-03654

Clerk of the Court
63rd District Court
1950 E Beeline Ave., NE
Grand Rapids, MI 49525

Line 4.9 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

42GC

Name and Address
Costco Go Anywhere Citicard
Po Box 6190
Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Discover Financial
Po Box 15316
Wilmington, DE 19850

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Huntington Natl Bk
7 Easton Oval
Columbus, OH 43219

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Internal Revenue Service
3251 N. Evergreen Drive, NE
Insolvency Group 4, Stop 93
Grand Rapids, MI 49525

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
John D. Bradshaw, P.C.
Lucianne A Conklin
107 West Michigan Avenue
6th Floor
Kalamazoo, MI 49007

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Allied Mechanical Srvcs

Name and Address
Joseph M Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0001

Name and Address
Military Star/AAFES
3911 S Walton Walker Blv
Dallas, TX 75236

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Miller Canfield
P.O. Drawer 640348
Detroit, MI 48264-0348

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

6027

Name and Address
NGFA Arbitration Secretary
1400 Crystal Drive
Ste 260
Arlington, VA 22202

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2840

Name and Address
Tania E (Dee Dee) Fuller
Fuller Law & Counseling, P.C.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Erik James May

Case number (if known)

18-03654

**751-C Kenmoor Avenue SE
Grand Rapids, MI 49546**

Last 4 digits of account number

SEDROC

Name and Address

**Target
Po Box 673
Minneapolis, MN 55440**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**The Andersons
Ingredient Trading - Toledo
PO Box119
Maumee, OH 43537**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4288

Name and Address

**US Attorney's Office
Western District of Michigan
Bankruptcy Section
PO Box 208
Grand Rapids, MI 49501-0208**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**USAA Federal Savings Bank
Po Box 47504
San Antonio, TX 78265**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**USAA Federal Savings Bank
Po Box 47504
San Antonio, TX 78265**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Usaa Federal Savings Bank
Po Box 47504
San Antonio, TX 78265**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Wells Fargo Home Mor
8480 Stagecoach Cir
Frederick, MD 21701**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>88.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>88.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that	6g.	\$ <u>0.00</u>

Debtor 1 Erik James May

Case number (if known) 18-03654

you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total Nonpriority. Add lines 6f through 6i.

6h. \$	<u>0.00</u>
6i. \$	<u>294,806.16</u>
6j. \$	<u>294,806.16</u>

Fill in this information to identify your case:

Debtor 1	Erik James May		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN			
Case number (if known)	18-03654		

Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code			State what the contract or lease is for
2.1	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			
2.2	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			
2.3	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			
2.4	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			
2.5	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____			

Fill in this information to identify your case:

Debtor 1	Erik James May		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF MICHIGAN		
Case number (if known)	18-03654		

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **Dana Kovarik**
9485 Nicklaus Lane
Crystal Lake, IL 60014

Schedule D, line 2.3
 Schedule E/F, line _____
 Schedule G _____
The Huntington Nat'l Bank

3.2 **Joni L May**
5626 Copper Corner Ct SE
Caledonia, MI 49316

Schedule D, line 2.4
 Schedule E/F, line _____
 Schedule G _____
Wells Fargo Home Mor

3.3 **Joni L May**
5626 Copper Corner Ct SE
Caledonia, MI 49316

Schedule D, line 2.1
 Schedule E/F, line _____
 Schedule G _____
Consumers Credit Union

Debtor 1 Erik James May

Case number (if known) 18-03654

Additional Page to List More Codebtors**Column 1: Your codebtor**

3.4 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Column 2: The creditor to whom you owe the debt
 Check all schedules that apply:

Schedule D, line _____
 Schedule E/F, line 4.14
 Schedule G _____
SEDROC Associates, LLC

3.5 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.12
 Schedule G _____
Miller Canfield Paddock &Stone

3.6 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.6
 Schedule G _____
Central Transport

3.7 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.1
 Schedule G _____
Allied Mechanical Services Inc

3.8 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.19
 Schedule G _____
Valley View Farms LLC

3.9 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line 2.3
 Schedule E/F, line _____
 Schedule G _____
The Huntington Nat'l Bank

3.10 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.9
 Schedule G _____
HOP RIDGE FARMS, LLC

Debtor 1 Erik James May

Case number (if known) 18-03654

Additional Page to List More Codebtors**Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:

3.11 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.20
 Schedule G _____
Zook Farm Equipment

3.12 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.5
 Schedule G _____
Cargill Malt

3.13 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.15
 Schedule G _____
TempAir

3.14 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.2
 Schedule G _____
Anything Plumbing Anytime

3.15 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.18
 Schedule G _____
USF Holland

3.16 Pilot Malt House, LLC
c/o Resident Agent J. Infante
Miller Canfield
99 Monroe Ave., NW
Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.7
 Schedule G _____
CH Robinson

Debtor 1 Erik James MayCase number (*if known*) 18-03654**Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**
Check all schedules that apply:

3.17 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.11
 Schedule G _____
Knappen Milling Co

3.18 **Pilot Malt House, LLC**
 c/o Resident Agent J. Infante
 Miller Canfield
 99 Monroe Ave., NW
 Grand Rapids, MI 49503

Schedule D, line _____
 Schedule E/F, line 4.10
 Schedule G _____
Kaptein Dykstra & Company PC

Fill in this information to identify your case:

Debtor 1	<u>Erik James May</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF MICHIGAN</u>
Case number (If known)	<u>18-03654</u>

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>self - malt broker</u>	<u>part time travel agent</u>
Employer's name	<u>Payload Supply LLC</u>	<u>self</u>
Employer's address	<u>5626 Copper Corner Ct Caledonia, MI 49316</u>	<u>5626 Copper Corner Ct Caledonia, MI 49316</u>

How long employed there? new venture 4 yrs

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,625.00</u>	\$ <u>100.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>3,625.00</u>	\$ <u>100.00</u>

Debtor 1 Erik James May

Case number (if known) 18-03654

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,625.00	\$ 100.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,625.00	\$ 100.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,625.00	+ \$ 100.00 = \$ 3,725.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 3,725.00	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain:	Start up as malt broker, seeking customers - income PROJECTED. Non filing spouse part time as travel agent - seasonal bookings primarily in winter months	

Fill in this information to identify your case:

Debtor 1	<u>Erik James May</u>
Debtor 2	(Spouse, if filing)
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF MICHIGAN</u>	
Case number	<u>18-03654</u> (If known)

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

 No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.2. Do you have dependents? NoDo not list Debtor 1 and
Debtor 2. Yes.Fill out this information for
each dependent.....Dependent's relationship to
Debtor 1 or Debtor 2Dependent's
ageDoes dependent
live with you?Do not state the
dependents names.

Wife

 No
 Yes

Son

2

 No
 Yes

Son

3

 No
 Yes

Son

7

 No
 Yes3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4. \$	1,459.57

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	100.00
4d. \$	58.33
5. \$	0.00

Debtor 1 Erik James May

Case number (if known)

18-03654

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$ 200.00
6b. Water, sewer, garbage collection	6b. \$ 100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 275.00
6d. Other. Specify:	6d. \$ 0.00

7. Food and housekeeping supplies

8. Childcare and children's education costs	7. \$ 900.00
9. Clothing, laundry, and dry cleaning	8. \$ 0.00

10. Personal care products and services

11. Medical and dental expenses	9. \$ 250.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	10. \$ 70.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

14. Charitable contributions and religious donations	11. \$ 100.00
15. Insurance.	12. \$ 250.00

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 192.00
15d. Other insurance. Specify:	15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____ 16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$ 318.66
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify:	17c. \$ 0.00
17d. Other. Specify:	17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

19. Other payments you make to support others who do not live with you.	18. \$ 0.00
Specify:	\$ 0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

21. Other: Specify: Miscellaneous household of 5

CPA	21. +\$ 125.00
Holidays/Gifts/Birthdays	+\$ 25.00
	+\$ 125.00

22. Calculate your monthly expenses

22a. Add lines 4 through 21.	\$ 4,623.56
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 4,623.56

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 3,725.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,623.56

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ -898.56

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: _____